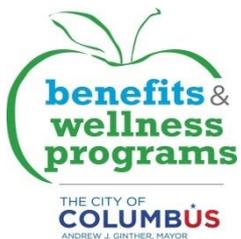


City of Columbus

2023 HDHP Open Enrollment for IAFF, OLC & MCP Ordinance Groups



2023 High Deductible Health Plan Options

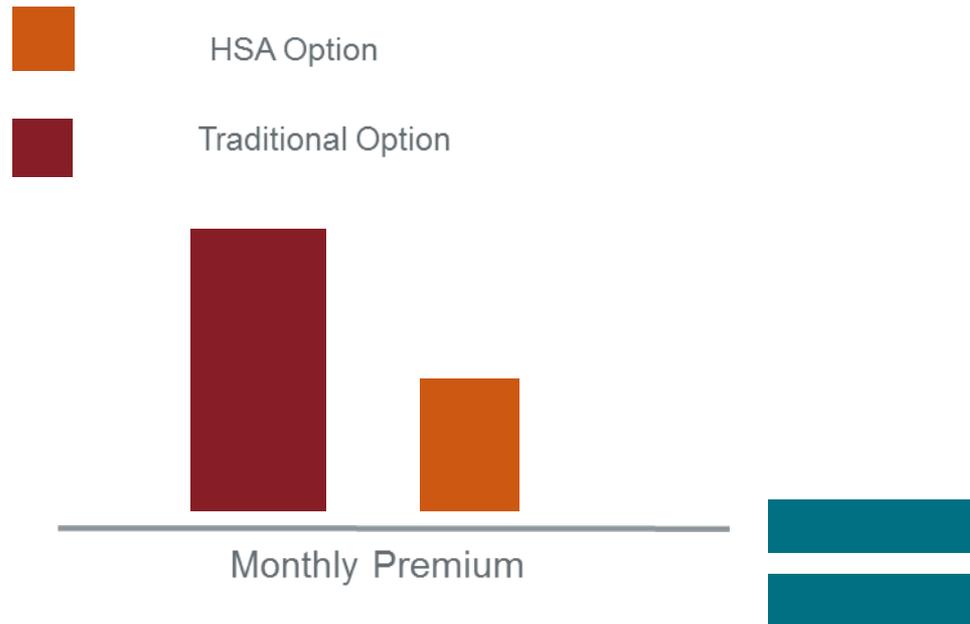


IAFF, OLC and MCP Ordinance Group employees have two plans to choose from in 2023:

- Qualified High Deductible Health Plan (**HDHP**) with a Health Savings Bank Account (**HSA**)
- Traditional **PPO** Plan with a lower medical deductible and first dollar pharmacy co-pays

Premium Comparison Example

The HDHP has a lower monthly premium than the PPO Plan



Your per pay contribution is less, which adds up to BIG savings, if those dollars are deposited into your HSA!



Annualized Premium Difference between PPO & HDHP Plans

- For Single Coverage, the HDHP enrollee will pay \$600 less in annual premiums (\$50 less per month)
- For Family Coverage the HDHP enrollee will pay \$1,560 less in annual premiums (\$130 less per month)

**City of Columbus
FY 2022- 2023 Employee HDHP Premiums**

4/1/2022 - 3/31/2023 Rates, Based on Union Slope Factors

	MCP HDHP hired before 10/1/2017	MCP HDHP hired on or after 10/1/2017	MCP PT HDHP	OLC HDHP hired before 9/1/17	OLC HDHP hired on or after 9/1/17	IAFF HDHP
Single	\$111.69	\$140.22	\$235.32	\$134.94	\$196.59	\$78.30
Family	\$274.21	\$345.54	\$583.31	\$239.89	\$363.18	\$190.75

HSA Account Funding – Example of Savings

Coverage Level	Premium Savings Annually	*City HSA Funding - January	Total Minimum Savings Annually
Single	\$600	\$500	\$1,100
Family	\$1,560	\$1000	\$2,560

Employee has the option to contribute additional pre-tax contributions (up to the IRS maximum) and should strongly consider contributing the premium savings with the move to the HDHP with HSA.

*For OLC and MCP Ordinance Groups, the City’s contribution (\$500 single and \$1000 family) will be funded in January 2023

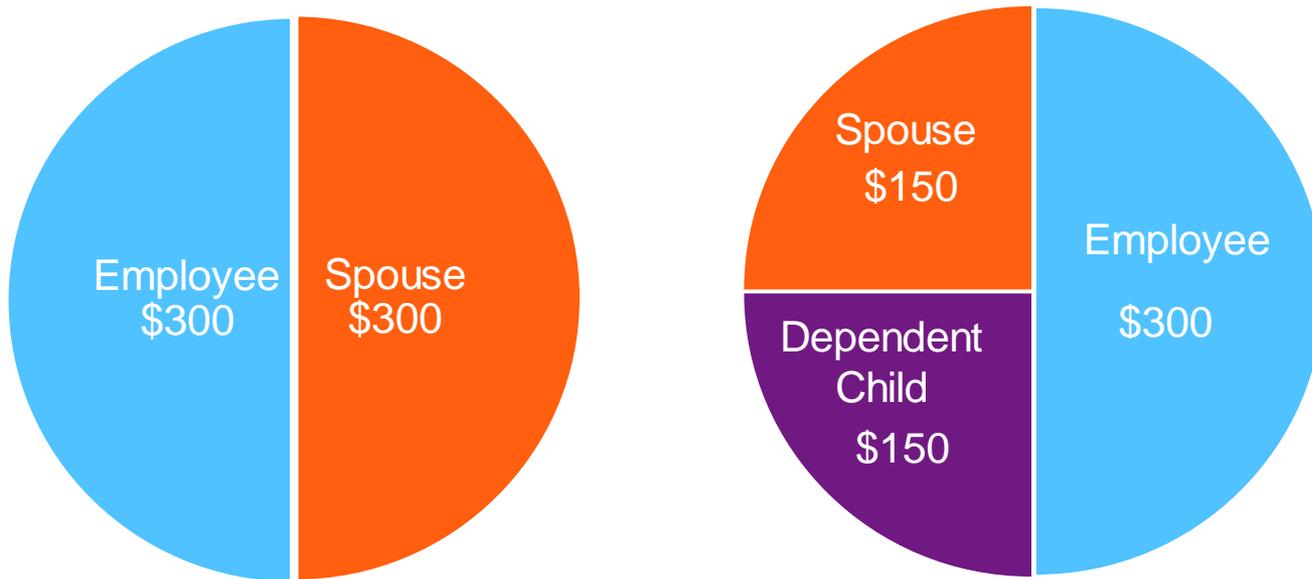
Comparison of In-Network PPO and HDHP Benefits

	PPO In-Network	HDHP w/HSA In-Network
Annual In-Network Deductible		
Single	\$300	\$1,500
Family	\$300 single/\$600 family (Embedded)	\$3,000 (Non-Embedded)
Annual In-Network Out-of-Pocket Maximum		
Single	\$700	\$3,000
Family	\$700 single/\$1,200 family (Embedded)	\$6,000 (Non-Embedded)
Coinsurance	20% after deductible	20% after deductible
Preventive Care Services In-Network (Following ACA age/gender guidelines)	0%	0%
Office Visits	\$20 Copay	20% after deductible
Urgent Care	\$30 Copay, and 20% after deductible	20% after deductible
Emergency Room Services	\$75 Copay, and 20% after deductible	20% after deductible
Virtual Visits	\$20 Copay	20% after deductible
Prescription Drugs	\$5/\$15/\$30 (Retail) \$12.50/\$25/\$60 (Mail Order) Rx only OOPM Single - \$2,000 Rx only OOPM Family - \$4,000	20% after deductible

Embedded vs Non-Embedded Deductible

What does “Embedded” deductible mean?

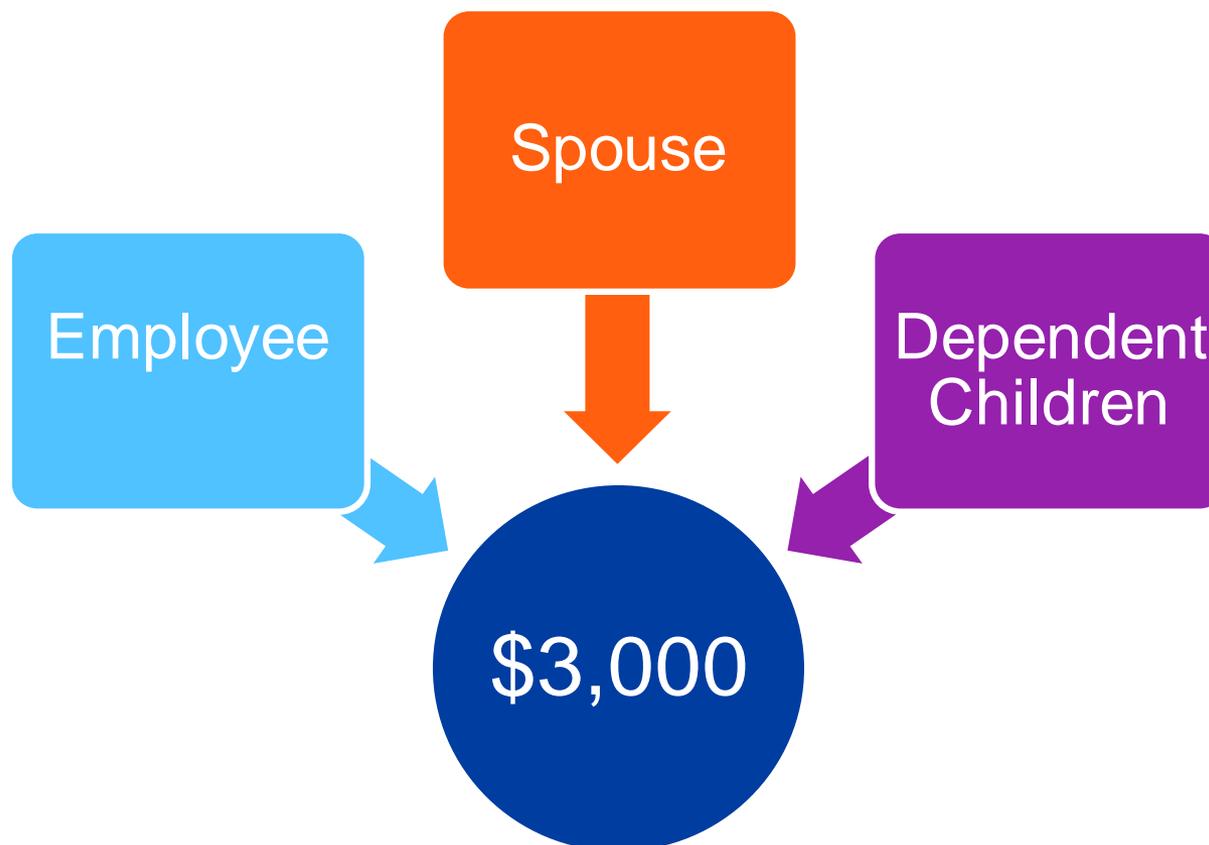
Traditional PPO Plan: \$300 Individual deductible \$600 Family Deductible



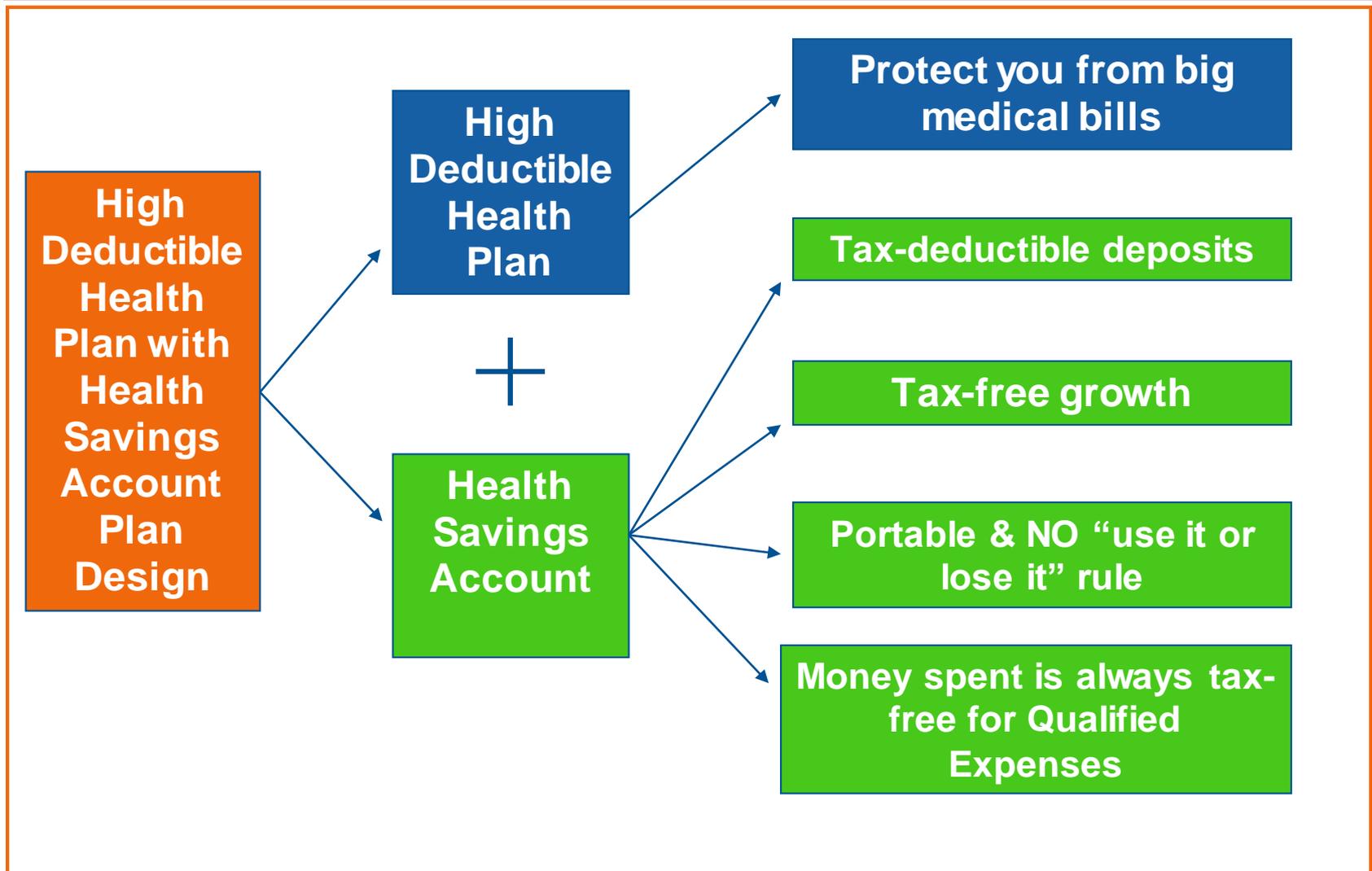
Embedded vs Non-Embedded Deductible

What does “Non-Embedded” Deductible mean?

High Deductible Health Plan: \$3,000 Family Deductible



How does a HDHP with a HSA work?



HSA Eligibility

You are eligible to open and contribute to an HSA if:

- You are covered by an eligible high deductible health plan (HDHP)
- You are not covered by any other health plan that is not a high deductible health plan (vision & dental is permissible)
- You are not entitled to Medicare, TRICARE or TRICARE for Life
- You have not received VA benefits within the past three months unless the care was for a service-related disability
- You are not claimed as a dependent on someone else's tax return
- You are not covered by a Health Care Flexible Savings Account (FSA)



Contribution Limits

Amount of funding

The IRS determines how much you can fund **annually**.

Contribution rules

In 2023, single coverage can contribute up to **\$3,850** per year and family coverage can contribute up to **\$7,750** per year.

Additional funding

Those 55 years of age or higher, but not yet entitled to Medicare benefits, can fund an additional \$1,000/year “catch-up” contribution

Employer Deposits based on Union or Ordinance Agreements



IAFF

\$600 for Single Coverage
\$1,200 for Family Coverage
Employer deposits quarterly – Jan, Apr, July and Oct
Sick leave Reciprocity & Fitness Incentive deposits – Not to exceed the annual IRS limit based on coverage level.

OLC

\$500 for Single Coverage
\$1,000 for Family Coverage
Employer deposits Annual in January
Sick leave Reciprocity deposit – Not to exceed the annual IRS limit based on coverage level.

MCP Ordinance
Groups

\$500 for Single Coverage
\$1,000 for Family Coverage
Employer deposits Annual in January
Sick leave Reciprocity deposit – Not to exceed the annual IRS limit based on coverage level.

Making Deposits

Payroll deduction

Contribute through payroll deduction, up to the annual IRS maximum limit as determined by your coverage level.

Mail a Check

Deposit additional dollars into your account by April 15 of the current year in order to realize tax savings for the prior year.

e-Contribute

Contact CME to set up an electronic transfer from a CME account or from an account at another financial institution.

HSA Qualified Medical Expenses



Medical plan deductibles and coinsurance



Medical, dental and vision care services and products



Use HSA dollars to pay for qualified medical expenses for your spouse & eligible dependents

Any money you take out of your HSA for qualified medical expenses is *income-tax free*

Other HSA Qualified Medical Expenses

Premiums for Health coverage while receiving unemployment benefits

Premiums for COBRA continuation coverage

Premiums for qualified long-term care

Medicare premiums and out-of-pocket expenses once you hit age 65



Paying for Non-Qualified Expenses

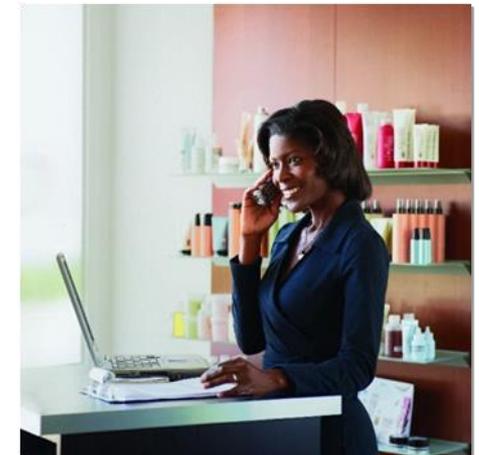
Any funds used for purposes other than to pay for qualified medical expenses are:

Taxable as income



Subject to a 20% tax penalty

The penalty does not apply to account holders age 65 and older, those who become disabled or enroll in Medicare.



In summary... HDHP with HSA

Your HDHP w/HSA is a personal savings account to help you save and pay for your health care.

- It's a bank account with tax advantages

You save on taxes in two ways. You don't pay federal income tax on the money you deposit into it, and you don't pay income tax on money you take out for qualified medical expenses.

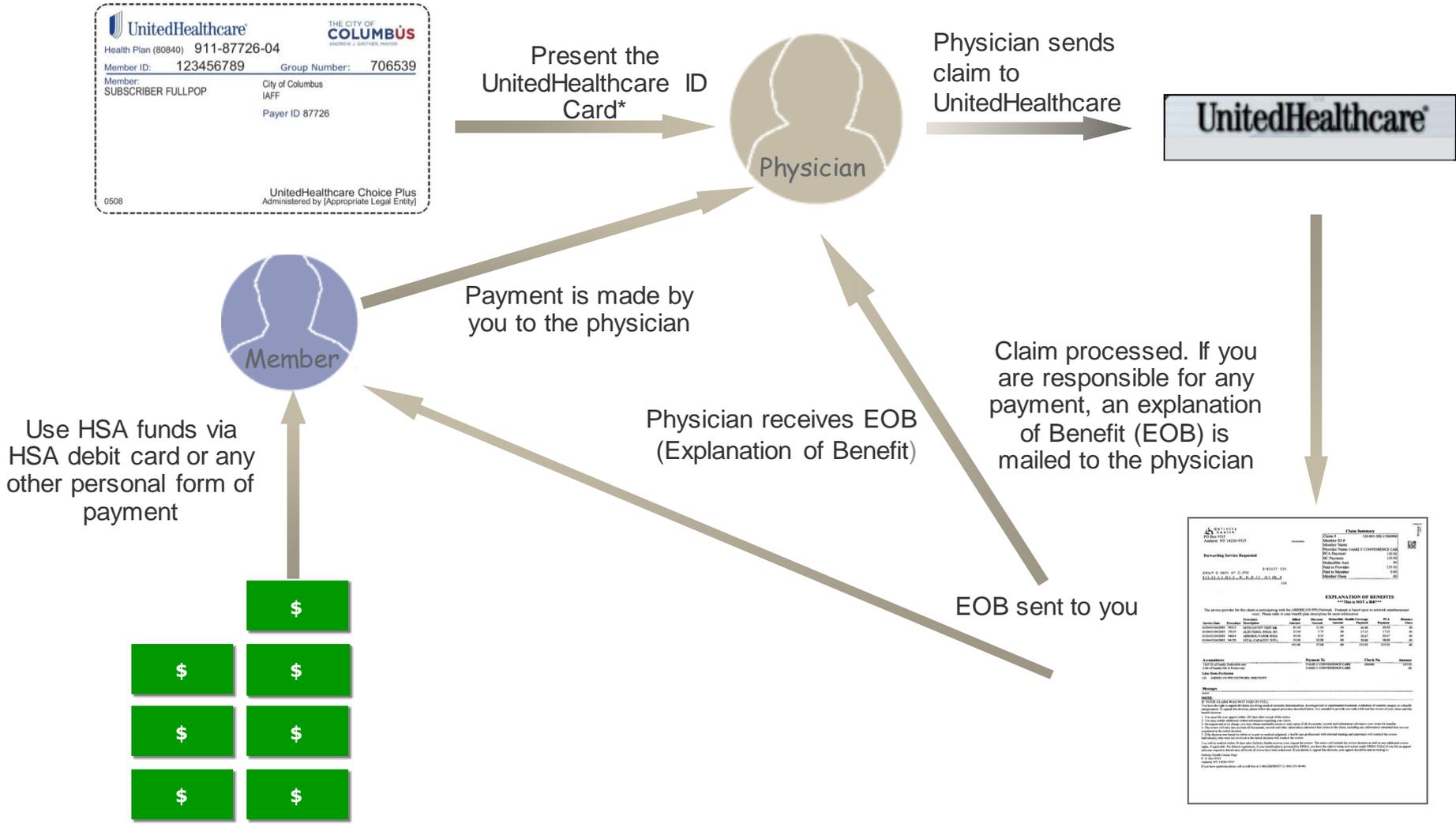
- You can build savings for retirement

Anyone can contribute. No "use it or lose it" rule. You can choose to invest a portion of your HSA in mutual funds

- The money is there when you need it

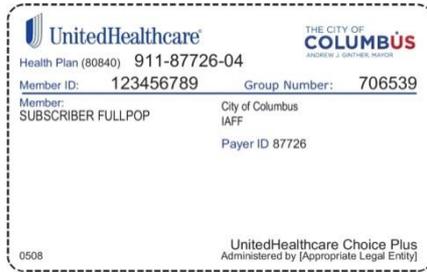
Use your HSA Debit Card to pay at the pharmacy and doctor's office or save it. The money in your Health Savings Account is yours, so it stays with you even if you change health plans, employers, or retire.

Using your HSA to Pay for Care



*New Enrollees will get new ID cards in late December 2022.

How Pharmacy Claims are Processed



Present ID Card to pharmacist



Pharmacist sends claim to UHCRx. Cost of prescription(s) applied to deductible/out-of-pocket maximum at point of sale.



If you paid out-of-pocket for your prescriptions, you can be reimbursed from your HSA, or simply pay for the medication at the point of sale using your HSA debit card



Pharmacist will process purchase and provide cost to you at point of sale

Common Questions

1 Can I open a Health Savings Account at any time during the year?

YES. Your HSA must be elected at annual enrollment. You can modify the election at anytime during the plan year. *HSAs do not rollover each year. **YOU MUST RE-ELECT AN HSA EVERY YEAR** in order to receive your employer deposit.

2 Can I take the funds in my HSA with me if I leave my employer?

Yes. Funds in your HSA belong to you, including any contributions that your employer or anyone else has made.

3 Am I required to contribute a specific amount each year?

No. You must elect the HSA annually to receive the employer deposit/SLR/ or Fitness incentive deposits. You can contribute as much as you'd like up to the IRS maximums with your employee contribution.

4 Do I need to use all the funds in my HSA during the year?

No. HSA plans are not subject to IRS "Use It or Lose It" rule. This means that funds in the account continue to accumulate over time.

Questions about HDHP or the HSA?

Preventive Medical Care

Certain preventive services are covered without charging a deductible or coinsurance when these services are provided by a in-network provider.

Examples of covered preventive services include:

Physician office services:

- Routine physical examinations
- Well baby and well child care
- Immunizations

Lab, X-ray or health screening tests:

- Screening mammography
- Screening colonoscopy or sigmoidoscopy
- Cervical cancer screening
- Osteoporosis screening

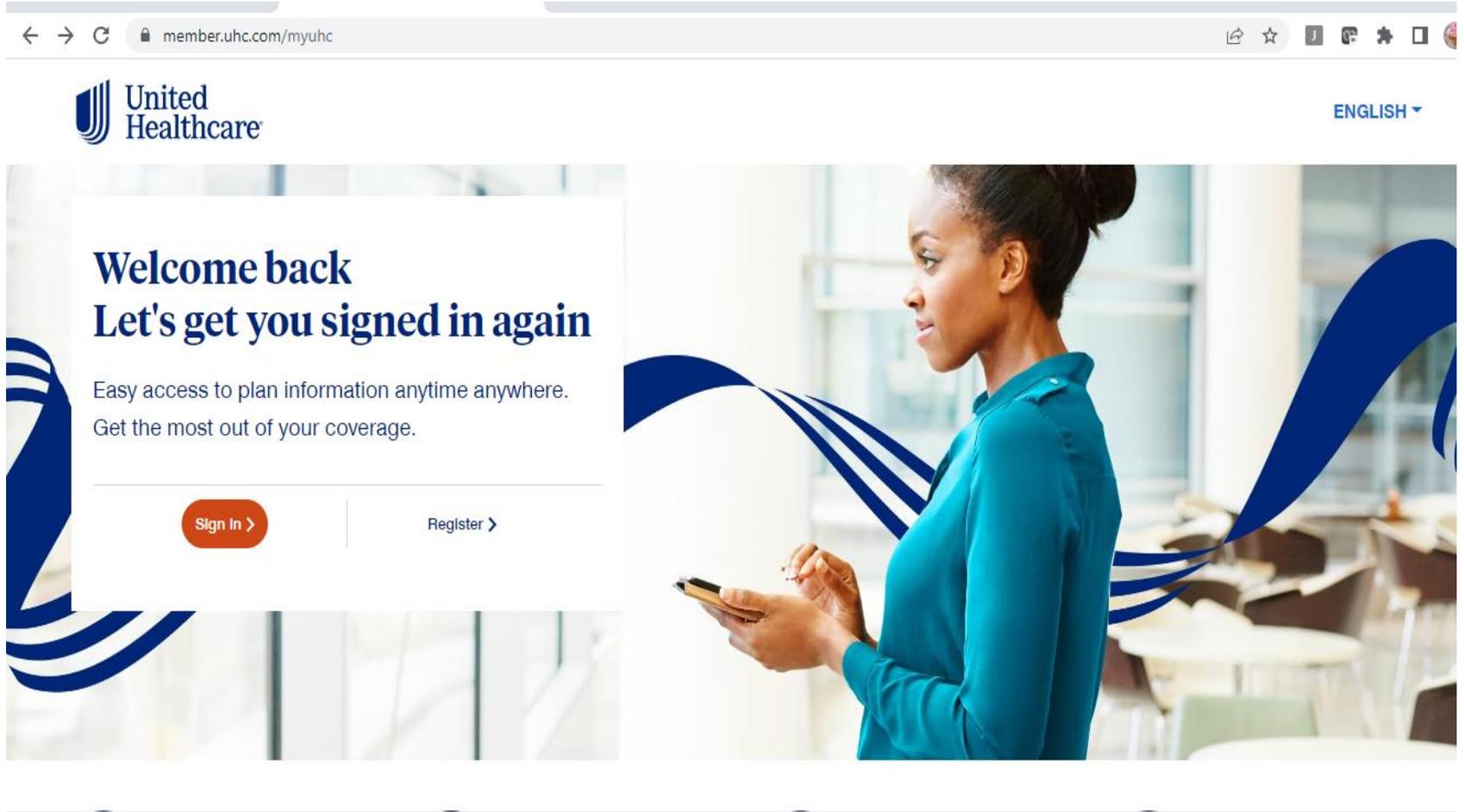
Medications:

- Birth Control (pills, patches, foam, sponges, diaphragm)
- Tobacco Cessation medications



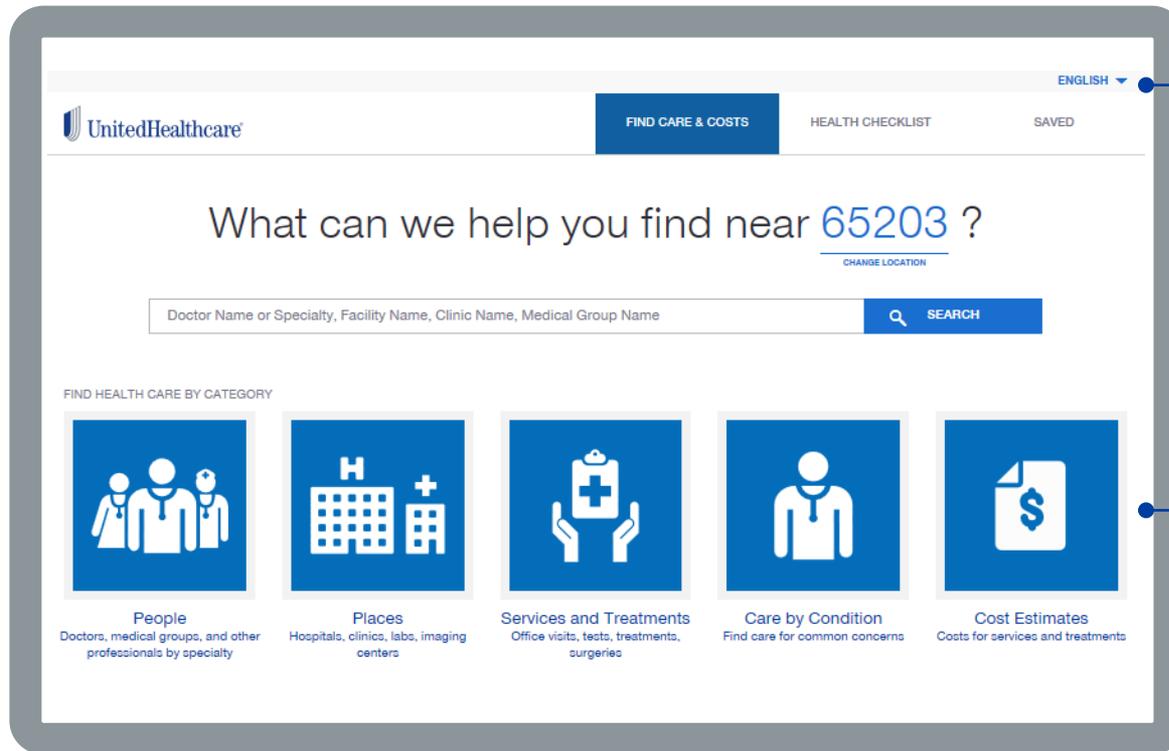
Visit uhcpreventivecare.com for a list of preventive services based on your age and gender, or your employer portal.





Find Care & Costs

Find and price quality care.



Spanish and English versions.

Clear graphics and icons make it simpler and easy to understand.
“Guided” search introduces new ways to find care.
Easy, intuitive navigation.

Find Care & Costs

Get integrated, personalized cost estimates.

Cost Estimate for Kidney Cancer, Kidney Removal
 Total average cost in your area: \$20,902 - \$32,593

Estimated Total Cost \$32,566 Meets Average Cost	Insurance Pays \$32,566	Estimated Out-of-Pocket Cost \$32,566
---	-----------------------------------	---

3 Service or Treatment Steps
Average Duration: 2 Months

Step	Recommended Providers	Estimated Total Cost	Estimated Out-of-Pocket Cost
1 Office Visit with Specialist for Evaluation	Doctor, John Q, MD Surgery, Urology CHANGE SPECIALIST	\$346 Meets Average Cost	\$346
2 Removal of Kidney (Additional provider(s))	Hospital ABC General Hospital CHANGE FACILITY	\$31,685 Meets Average Cost	\$31,685
3 Follow-up Office Visit	Doctor, John Q, MD Surgery, Urology CHANGE SPECIALIST	\$535 Meets Average Cost	\$535

Clinical content.

Employee-specific out-of-pocket costs.



Empowering Financial Freedom

WHY CHOOSE CME FEDERAL CREDIT UNION?

- Formed by firefighters in 1935 at Old 16 House. Expanded to police and municipal employees – since that time we have been able to extend to our members 1.6 billion dollars in loans.
- Today we serve those who live, work, worship, volunteer or attend school in Franklin County and the 7 surrounding counties.
- CME is more than just a financial provider, we're a community partner.
- We make a point of contributing to causes important to our members, to Central Ohio, and our employees volunteer for several causes and organizations throughout the year.



YOUR HEALTH SAVINGS ACCOUNT WITH CME

- Helping you save for your qualified medical expenses

CME Federal Credit Union HSA Benefits:

- Competitive Tiered Interest Rates
- No Set Up Fee, No Monthly Fee, No Annual Fee
- Free E-Statements (\$2 fee for paper statements)
- Free Online Billpay
- Free 25 Checks Upon Request
- Local, Friendly Member Service

New and Current Members can enroll during the City Open Enrollment Sessions, in any CME Branch, or Online.

2023 Open Enrollment with City of Columbus:

October 24, 2022 through November 30, 2022

Deposits available after first pay in January





MOBILE BANKING is also available

Now with
ez Deposit

CME members can manage their money from anywhere with our new mobile banking app:

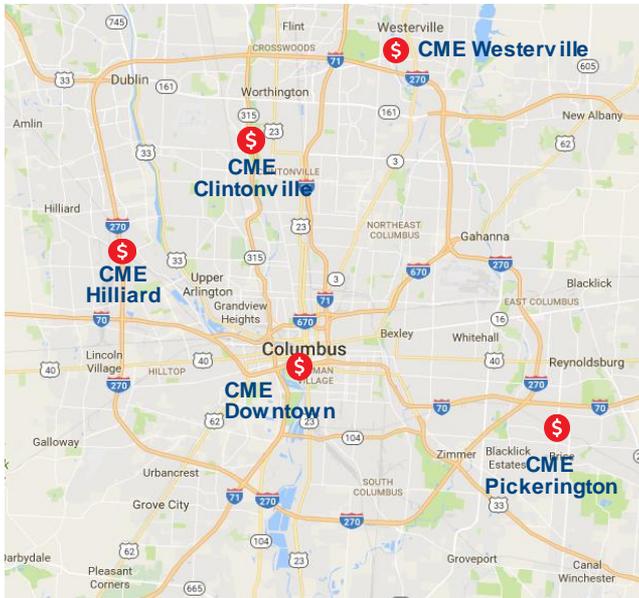
- Check account balances
- Transfer funds between accounts
- Pay bills
- Find our ATMs & branch locations using the GPS system (if applicable)

Access our mobile banking app through the Google Play store (Android) or the Apple store (iPhone).



FEDERAL CREDIT UNION

NEED AN IN-PERSON VISIT – CENTRAL OHIO LOCATION



Downtown

365 S. 4th St.
Columbus, Ohio 43215

Hilliard

4099 Trueman Blvd.
Hilliard, OH 43026

Westerville

428 S. State St.
Westerville, Ohio 43081

Pickerington

1017 Refugee Rd.
Pickerington, OH 43147

Clintonville

4545 N. High St.
Columbus, OH 43214

Access your accounts at more than 5600 credit union branches across the country through our membership with other Credit Unions in our Shared Branch network- 2nd largest banking network!



Questions?

Thank you for your time!

MEMBER CARE CENTER

Phone: 614-224-8890

Toll-free: 888-224-3108

Fax: 614-220-4295





Benefit Guide



Welcome to CancerBridge

Thank you for choosing us to help you and your family understand and navigate the cancer healthcare environment. As a confidential information and resource support service, we connect you to cancer experts from a National Cancer Institute (NCI)-designated Comprehensive Cancer Center (CCC). CancerBridge makes talking with cancer experts as easy as picking up the phone.



About Us



Easy to Access

By dialing a private, toll-free number, you are immediately connected with CancerBridge. During this call, a certified oncology nurse will ask questions to better understand your cancer concerns. If needed, an expert physician in your specific cancer will call you to discuss your questions and possible next steps.

Because CancerBridge is an independent service, please supply the employee's name and ID number when you call. Confidentiality is assured.

Peace of Mind



We partner with employers to provide customized, evidence-based education opportunities on cancer prevention, screening and early detection, and cancer support.



We provide holistic support at a time that can be overwhelming.

Benefit Eligibility

The CancerBridge service is available to all employees and their immediate family members.

What's Included



Nurse Phone Line: (855) 366-7700
Monday through Friday
8am-5pm (EST)



Wellness series, on-site events, personalized education support



Confidential Cancer Support Program



Our Member Area gives you access to our resource library stocked with featured benefit information, online seminars (webinars), downloadable resources and recipes. To access the library, please contact us for login information at hello@mycancerbridge.com, then visit

mycancerbridge.com/member-login.



FAQs

When can I use CancerBridge?

CancerBridge is available to you at any stage of your cancer experience whether it's at a time of diagnosis, during treatment or through survivorship.

Do I need to go through my insurance?

CancerBridge is completely self-directed, meaning that you do not need to file a claim or go through your insurance provider to make a call.

Do I have to pay to use CancerBridge?

There will never be a fee for all employees and their family members to use the CancerBridge service.

What types of questions should I ask during my first call?

Our certified oncology nurses will ask you several questions to gain a better understanding of the reason for your call. Feel free to ask any questions regarding treatment & therapies, returning to work, financial related questions, or questions about caring for someone with a cancer diagnosis. All questions and shared information are confidential.

When is it appropriate to call CancerBridge?

CancerBridge is available to you at any time throughout your cancer experience. You can contact us with any cancer inquiry, such as:

- If you have a new cancer diagnosis
- Discussion of a treatment plan
- How to locate an NCI-designated CCC
- Assistance in finding cancer information and support resources
- If you have questions about cancer clinical trials



CancerBridge

Connect with Us

CancerBridge is available Monday through Friday from 8am to 5pm (EST). Outside of business hours, you will be able to leave a private voicemail that will be returned on the next business day by a certified oncology nurse.



Employee Assistance: (855) 366-7700



hello@mycancerbridge.com



mycancerbridge.com



CancerBridge



Thank You!



CancerBridge

Mindfulness in Motion (MIM)

- Eight weeks of weekly meetings with topics including:
 - relaxation techniques,
 - effective sleeping habits,
 - mindful eating habits,
 - gentle yoga, and
 - individual guided practices

Program begins the week of January 9th, 2023



MIM may lead to a renewed sense of meaning and purpose.



Mindfulness in Motion (MIM)

- Program benefits may include significant reduction of burnout, stress, and inflammation
- Participants will see significant increases in resilience, sleep quality, and work engagement

Program begins the week of January 9th, 2023

MIM may lead to a renewed sense of meaning and purpose.

Functional Integrative Nutrition (FIN)

- Ten weeks of weekly meetings focusing on topics including:
 - rejecting the diet mentality,
 - honoring your hunger,
 - making peace with food, and
 - respecting your body

Program begins the week of January 9th, 2023



FIN may lead to a healthier relationship with food!



Functional Integrative Nutrition (FIN)

- Successful completion of the program may lead to a healthier relationship with food, consistent eating habits and diminished desire for emotional eating
- Participants demonstrate a greater understanding of hunger and fullness cues after taking this course.

Program begins the week of January 9th, 2023

FIN may lead to a healthier relationship with food!